IMPORTANT MEMORANDUM

DATE: January 3, 2019

TO: Exiting Residents and Fellows

FROM: Marilyn P. Leeds, Administrative Director
Office of Graduate Medical Education (OGME)

There are a number of professional and administrative matters which you will need to arrange in order to avoid disruption in your practice plans as you complete your residency. REMEMBER, ALL THESE STEPS TAKE TIME - in Massachusetts it may take 5-6 MONTHS to obtain all necessary licenses and prescriptive registrations!! PLAN ACCORDINGLY! If you are staying in MA begin the process as soon as possible. If you have any “YES” answers concerning health issues, academic action or remediation, legal issues or malpractice claims during training or prior to coming to UMMS, you may wish to consult with GME staff for guidance.

LICENSURE
If you are still working at UMass Medical School under a "Limited License," your license will expire on June 30th. Applications for a Massachusetts Full License are available ONLY from the Board of Registration in Medicine: https://www.mass.gov/service-details/apply-for-my-physician-license. Last year, it took many physicians more than 12 weeks to receive a Full License. If you apply between March and July, it may take even longer. You will not be issued hospital privileges, DEA numbers, malpractice insurance or provider payer numbers until you have full license.

Please note that if you are an International Medical Graduate the BORM will NOT approve your license until AFTER you complete your PGY3 year. Please make sure you apply for your license as early as possible and arrange for your program director to submit a final evaluation form in June, so your license can be approved at the first or second Board meeting in July.

Depending on each hospital’s policies, they may or may not initiate your credentialing process until they receive a copy of your application and your actual license. In either case, you will not be granted clinical privileges at any hospital until you have provided copies of your LICENSE APPLICATION AND YOUR LICENSE CARD. You will need to keep copies of BOTH documents for privileges elsewhere and enrollment in managed care plans. If you do not keep these documents, the Board will charge for replacements.

A list of the addresses of Boards of Medicine in each state is available at the Federation of State Medical Boards website: http://www.fsmb.org/state-medical-boards/contacts
If you have a Full Massachusetts License but plan to leave the state, you may wish to renew your license on inactive status. If your license lapses and you later return to
Massachusetts to practice, you may be required to pay retroactive license renewal fees for the years your license was expired. Notify the Board of any address change.

**MALPRACTICE INSURANCE**

Residents and Fellows who plan to practice in Massachusetts should contact their primary hospital to inquire about arrangements for malpractice insurance coverage. If you need to obtain your own policy, contact:

Coverys  
P.O. Box 55178  
Boston, MA 02205-5178  
(617) 330-1755 or (800) 225-6168  
[https://www.coverys.com/Insurance-Services/Medical-Professional-Liability-(MPL)-Insurance/Physicians-Surgeons/Massachusetts](https://www.coverys.com/Insurance-Services/Medical-Professional-Liability-(MPL)-Insurance/Physicians-Surgeons/Massachusetts)

You will need to provide information on your current coverage which is:

**Liability Carrier:**  UMass Memorial Health Care, Inc., Self-Insurance Program  
306 Belmont Street #160, Worcester, MA 01604  
508-334-5504

**Policy Number:**  HL10118 (expires 9/30/2019)  
Coverage:  5Mil occurrence/10Mil aggregate  
Type of Policy:  Claims made with built in tail

If you need additional information on your current coverage or claims history, contact the above listed phone number.

Individual hospitals may have their own coverage requirements or participate in a self insurance program. Consult with the business manager (if you join a group practice) or the hospital's Loss Prevention or Risk Management Office to assure that appropriate provisions are made.

If you will be joining the Medical Staff of UMass Memorial Medical Center as an employee of the UMass Memorial Medical Group or Community Medical Group, with coverage through the UMass Memorial Self-Insurance program, you will need to complete an application for coverage. Your coverage will **NOT** automatically carry over from your residency or fellowship. The application for coverage will be provided in your privileges application package from Medical Staff Services.

**DEA NUMBER**

Residents and Fellows who have been prescribing under a hospital DEA number will need to apply for a Federal DEA number. If you are staying in Massachusetts, you must first register with the Massachusetts Department of Public Health. Forms are available by calling (617) 727-2670 or at the Department of Public Health web site:  
Applications for Federal DEA numbers are available by calling (617) 557-2191 or from the Department of Justice web site at http://www.deadiversion.usdoj.gov/drugreg/reg_apps/index.html

Those joining the UMass Medical Staff must have their own DEA number (with the exception of Pathologists and non-prescribing Radiologists)

It typically takes about three weeks to receive the State Controlled Substance Number and then another two to four weeks to receive the Federal DEA Number (which will not be issued until after you have received your State Number). You must have your full Mass. medical license prior to applying for controlled substances registration. Effective January 7, 2019, the MA State Controlled Registration will be available for online application at https://www.mass.gov/orgs/massachusetts-controlled-substances-registration. Please keep this time frame in mind as you begin applying for these documents. As with licensure, during the rush periods of March through July, it may take several weeks longer due to the volume of applications being received by these agencies.

ACLS/BLS
Many hospitals may require ACLS and/or BLS as a condition for staff privileges. BLS and ACLS recertification are required every two years.

Information on BLS and ACLS training and recertification is available through the UMMS Office of Continuing Education (X63041), the local Division of the American Heart Association 20 Speen Street, Framingham, MA 01701-4688, and phone: (508) 620-1700, and most hospital continuing education offices. The UMMS Office of Continuing Education lists recertification courses on their web site. https://www.umassmed.edu/icels/services/certification-courses/

Registration is required. These courses fill early, so please register as soon as possible to avoid being closed out.

CONTINUING EDUCATION
Ongoing participation in continuing education is a requirement for full licensure in many states and may also be required for medical society membership and certification by specialty boards. It is the physician's responsibility to maintain records of all CME credit hours.

A minimum number of Category 1 (formal credited courses) hours is often required, with the remaining hours acquired through participation in other educational activities. The Massachusetts Board of Registration in Medicine requires 50 hours of CME over a 2-year Licensing cycle. CMEs may be in Category 1 or 2. For further information and to be placed on the mailing list for UMMC programs, contact the Office of Continuing Education (856-3041). CMEs are not required during residency and fellowship training.

This is a list of all the Board's one-time requirements:
- 2 credits
  - End-of-life Issues
This is a list of the Board’s continuing requirements that must be taken in each licensing cycle:

3 credits  
Profiency in Electronic Health Records

3 credits  
Reporting Suspected Child Abuse and Neglect Training

2 credits/chapter  
Domestic Violence and Sexual Violence Training

2 credits/chapter  
Training and Education on the Diagnosis, Treatment, and Care of Patients with Cognitive Impairments, including but not Limited to, Alzheimer’s Disease and Dementia (this requirement is effective 3/1/19 for new and renewal licenses)

AVAILABLE ON-LINE RESOURCES
(These CPD’s qualify for required risk management credits)

**Effective Pain Management** (3 CPD’s)
- [www.opioidprescribing.com](http://www.opioidprescribing.com) (free)
- [www.mghcme.org/brm](http://www.mghcme.org/brm) (free)
- [www.massmed.org](http://www.massmed.org)

**End of Life Care** (2 CPD’s)
- [http://www.eolcounseling.com/course_overview](http://www.eolcounseling.com/course_overview) (free)
- [www.mghcme.org/brm](http://www.mghcme.org/brm) (free)
- [www.massmed.org](http://www.massmed.org)

**Alzheimer’s and Dementia**
- [www.nia.nih.gov/health/Alzheimers-dementia-resources-for-professionals](http://www.nia.nih.gov/health/Alzheimers-dementia-resources-for-professionals)
- [http://www.alzheimerstraining.org/certification.htm](http://www.alzheimerstraining.org/certification.htm)

Pediatricians may wish to check with the American Academy of Pediatrics for courses in Palliative Care for Children.

**PROVIDER ENROLLMENT NUMBERS**
In order to receive third party reimbursement, physicians must have appropriate provider numbers. Residents who are joining a group practice should contact their administrator or coordinator of billings and collections for Provider Enrollment Application Packets. Other residents may contact the payers directly as follows. If you are joining the UMass Memorial Medical Group enrollment forms for all appropriate insurances (including BC/BS, Medicare, Medicaid, managed care plans, etc.) will be provided to you as part of your application for Medical Staff appointment and clinical privileges.
BLUE SHIELD ENROLLMENT
In order to receive reimbursement from Blue Shield in Massachusetts, physicians must complete an application for participation and be assigned a provider number. Under the application and agreement with Blue Shield, the participating physician agrees to abide by the by-laws of the corporation. Information and applications are available from:

Blue Shield of Massachusetts
Provider Contracts Administration
100 Summer Street
Boston, MA 02210
(800) 419-4419
https://provider.bluecrossma.com

Since Blue Cross/Blue Shield is a separate corporation in each state, residents and Fellows who plan to practice in other states should contact the appropriate BC/BS Office.

MEDICARE ENROLLMENT
In Massachusetts, the National Heritage Insurance Co. is the carrier for Part B of the Medicare Program (physician reimbursement as opposed to Part A which is hospital reimbursement). Information is available from:

National Heritage Insurance Co. (Medicare Part B)
Provider Certification Unit
P.O. Box 3434
Hingham, MA 02044
(617) 741-3400

Residents and Fellows who plan to practice in other states must determine who the Medicare carrier is for that state in order to apply for a Medicare provider number.

MASSACHUSETTS DEPARTMENT OF PUBLIC WELFARE - MEDICAID
In order to receive reimbursement for services rendered to Massachusetts Medicaid recipients, a Massachusetts Medicaid provider number must be assigned. The provider may not bill an eligible Medicaid recipient or his/her family for services which are reimbursable through the Medicaid Program. Application forms and information are available from:

Massachusetts Department of Public Welfare
Division of Medical Assistance
600 Washington Street
Boston, MA 02111
(800) 322-2909
HOSPITAL PRIVILEGES
In order to facilitate the documentation of your training which is required for receiving hospital privileges, please request that correspondence be directed to:

YOUR Residency or Fellowship Program
University of Massachusetts Medical School
55 Lake Avenue North
Worcester, MA 01655

It may take up to three months to complete the initial credentialing requirements of the Massachusetts Board of Registration in Medicine, the Joint Commission on Accreditation of Healthcare Organizations, National Committee on Quality Assurance and Federal law. Therefore, you need to begin the privilege application process as soon as possible.

Among the document copies you will be required to provide are: a full medical license, a "Verbatim copy of your Massachusetts License" and a copy of your license application (Massachusetts only), Federal DEA, State Controlled Substances Registration, evidence of specialty board certification or a letter stating you are an active candidate for board certification, current CV, reference letters, names of all residency and fellowship directors, names of malpractice carriers, and, in some facilities, a BLS certificate and evidence of malpractice insurance coverage.

If you have questions about obtaining medical staff membership at UMass Memorial Health Care contact Maureen Podesta in Medical Staff Services at (508) 334-8017 for additional information and assistance. For other healthcare facilities, call the main telephone number of the facility and ask for the Medical Staff Services office.

SPECIALTY BOARD CERTIFICATION
Under policies of the American Board of Medical Specialties (includes all American Board specialties), you need to obtain specialty board certification within 7 years of your program graduation. Begin the certification process as soon as possible after graduation.

If you do not complete the certification process within the 7-year period, you will no longer be considered specialty board eligible. Failure to become board certified may affect your enrollment with health plans for billing and may affect your clinical privileges and medical staff membership on hospital medical staffs requiring certification.

LONG TERM DISABILITY INSURANCE
The OGME strongly encourages the purchase of individual, portable coverage to make sure your income is adequately protected. Even if your new employer provides some degree of income protection, you may wish to supplement this basic level of coverage, especially if your employer provides only a group policy that may be subject to limitations or cancellation. An individual policy will guarantee the ability to maintain
coverage if you change employers in the future and can protect income that may not be covered by a new employer’s coverage.

UMMS currently provides all residents and fellows a group Long Term Disability policy. In addition to the group coverage, UMMS also offers a supplemental program. **This program guarantees all graduates the right to purchase individual coverage without any regard to health status and without any medical underwriting requirements.** This guaranteed coverage opportunity is available 9 months prior to and 60 days after completion of residency or fellowship. The supplemental policy is offered with rates that can never be increased or provisions that can not be changed by the insurance company. This coverage includes “specialty specific” definitions of total disability and can provide benefits until you recover or reach the age of 67. Additional amounts of coverage can also be applied for and these medically underwritten policies will be issued with unisex and discounted rates that will significantly reduce the premiums that female physicians normally pay.

Additional information about these program opportunities will be provided by the OGME in March and during exit interviews in May. In the meantime, you may contact the InsMed insurance Agency, Inc., the organization that supports this program, to have additional information or proposals sent to you, to request assistance analyzing the benefits provided by your new employer or to meet with a representative at your department location. You can reach InsMed by at info@insmedinsurance.com.

**HEALTH INSURANCE**

Your current health insurance will end one month following your completion of training. You will be given the option of continuing coverage under COBRA when you leave. You will be responsible for 100% of the premiums at that time. For that reason, some of you may wish to switch health plans during the open enrollment period in April-May. Please make sure you review the information provided during open enrollment.

I again wish to remind you that individual assistance concerning practice management issues is available to all Residents and Fellows through the Office of Graduate Medical Education (OGME). You will receive additional information on continuation of benefits (Health Insurance, LTD insurance) and withdrawal of funds from the State Retirement System during Exit Interviews in May and early June. You cannot get your retirement funds back early, so please do not come to Grad Med Ed with reasons why you need to access these funds immediately. We can, however, provide documentation of your retirement benefit that will be returned upon termination for purposes of obtaining a mortgage or other loan. We will also provide final Employment Certification for those who will be applying for Public Service Loan Forgiveness.

If you have other questions, please contact me at 856-2903.